Case 09-70784 Doc 1 Filed 03/06/09 Entered 03/06/09 09:34:20 Desc Main Document Page 1 of 48

B1 (Official)	Form 1)(1/	08)				oamon		ago ± o	0				
			United No			ruptcy of Illino		rt			Vol	luntary	Petition
	ebtor (if ind acker, Jea		er Last, First	, Middle):			Naı	me of Joint D	ebtor (Spouse	e) (Last, First	, Middle):		
	All Other Names used by the Debtor in the last 8 years include married, maiden, and trade names):					All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):							
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-1972				Las (if r	st four digits one,	of Soc. Sec. or state all)	r Individual-	Taxpayer I.	D. (ITIN) N	o./Complete EIN			
Street Addre 5156 Gra Loves P	ess of Debto anite St.	or (No. and	Street, City,	and State)):	ZID C. I		eet Address o	f Joint Debtor	(No. and St	reet, City, ε	and State):	am a l
					Г	ZIP Code 61111	;						ZIP Code
County of R Winneba		of the Princ	cipal Place o	of Busines		01111	Cou	unty of Resid	ence or of the	Principal Pla	ace of Busi	ness:	
Mailing Add	dress of Del	otor (if diffe	rent from str	reet addres	ss):		Ma	iling Address	of Joint Debt	or (if differe	nt from stre	eet address):	
						ZIP Code	,						ZIP Code
Location of (if different				r									
		f Debtor				of Business	3		•	of Bankruj			ch
See Exhi	☐ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)			☐ Sing in 1 ☐ Rail ☐ Stoo	lth Care Bugle Asset R. 1 U.S.C. § Iroad ckbroker nmodity Braring Bank er Tax-Exe (Check box	eal Estate as 101 (51B)	Chapter 7 Chapter 9 Chapter 15 Petition of a Foreign Main P Chapter 12 Chapter 13 Chapter 15 Petition of a Foreign Main P Chapter 13 Nature of Debts (Check one box) Debts are primarily consumer debts,			Petition for R Main Proced Petition for R Nonmain Pr	eding Recognition		
				und Cod	er Title 26	of the Unite	ed States	"incur	red by an indivi onal, family, or	household pur	rpose."		
Full Fili	ng Fee attac	0	ee (Check o	ne box)					a small busin		s defined in		§ 101(51D). .C. § 101(51D).
attach sig is unable	gned applic e to pay fee	ation for the except in in	nents (applic e court's con astallments. l	sideration Rule 1006	certifying t (b). See Offi	that the debi	tor A.	eck if: Debtor's		ncontingent l	iquidated d	lebts (exclud	ling debts owed
Filing Fe			plicable to c e court's con					☐ Acceptan	able boxes: being filed w aces of the pla f creditors, in	n were solici	ited prepeti		
Debtor e	estimates that estimates that	at funds will at, after any	ation be available exempt prop for distribut	perty is ex	cluded and	administrat		nses paid,		THIS	S SPACE IS	FOR COURT	USE ONLY
Estimated N 1- 49	Number of C 50- 99	reditors 100- 199	□ 200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
Estimated A \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000, to \$500 million	,001 \$500,000,00 to \$1 billion					
Estimated L. \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000, to \$500 million	,001 \$500,000,00 to \$1 billion					

Case 09-70784 Doc 1 Filed 03/06/09 Entered 03/06/09 09:34:20 Desc Main Document Page 2 of 48 B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition DeRiemacker, Jean Marie (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Location Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X <u>/s/ Diane Aniolowski #</u> March 5, 2009 Signature of Attorney for Debtor(s) (Date) Diane Aniolowski # 6285650 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or

Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)
(Name of landlord that obtained judgment)

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

- Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

(Address of landlord)

B1 (Official Form 1)(1/08) Voluntary Petition

(This page must be completed and filed in every case)

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Jean Marie DeRiemacker

Signature of Debtor Jean Marie DeRiemacker

 \mathbf{X}

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

March 5, 2009

Date

Signature of Attorney*

X /s/ Diane Aniolowski

Signature of Attorney for Debtor(s)

Diane Aniolowski # 6285650

Printed Name of Attorney for Debtor(s)

Legal Helpers, PC

Firm Name

Sears Tower

233 S. Wacker Suite 5150

Chicago, IL 60606

Address

(312) 467-0004 Fax: (312) 467-1832

Telephone Number

March 5, 2009

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

 \mathbf{X}

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

DeRiemacker, Jean Marie

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

v

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Case 09-70784 Doc 1 Filed 03/06/09 Entered 03/06/09 09:34:20 Desc Main Document Page 4 of 48

B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court Northern District of Illinois

In re	Jean Marie DeRiemacker			Case No.	
		Debtor(s	s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

Case 09-70784 Doc 1 Filed 03/06/09 Entered 03/06/09 09:34:20 Desc Main Document Page 5 of 48

B 1D(Official Form 1, Exhibit D) (12/08) - Cont. □ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of bein unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone through the Internet.); □ Active military duty in a military combat zone.						
	tates trustee or bankruptcy administrator has determined that the credit counseling § 109(h) does not apply in this district.					
I certify under po	enalty of perjury that the information provided above is true and correct.					
Signature of Debtor:	/s/ Jean Marie DeRiemacker Jean Marie DeRiemacker					
Date: March 5, 2009						

Case 09-70784 Doc 1 Filed 03/06/09 Entered 03/06/09 09:34:20 Desc Main Document Page 6 of 48

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Jean Marie DeRiemacker		Case No.		
-		Debtor	,		
			Chapter	7	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	7,000.00		
B - Personal Property	Yes	3	14,278.60		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	10		10,823.79	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			1,273.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			1,253.00
Total Number of Sheets of ALL Schedules		22			
	To	otal Assets	21,278.60		
			Total Liabilities	10,823.79	

Case 09-70784 Doc 1 Filed 03/06/09 Entered 03/06/09 09:34:20 Desc Main Document Page 7 of 48

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Jean Marie DeRiemacker		Case No.	
-		Debtor ,		
			Chapter	7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 16)	1,273.00
Average Expenses (from Schedule J, Line 18)	1,253.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	1,836.00

State the following:

State the lone wing.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		10,823.79
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		10,823.79

Case 09-70784 Doc 1 Filed 03/06/09 Entered 03/06/09 09:34:20 Desc Main Document Page 8 of 48

B6A (Official Form 6A) (12/07)

In re	Jean Marie DeRiemacker		Case No.	
		Dehtor ,		

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Mobile Home located at Location: 5156 Granite St., Loves Park IL		-	7,000.00	0.00

Paid in full

Value based on Market Analysis

Sub-Total > 7,000.00 (Total of this page)

Total > 7,000.00

(Report also on Summary of Schedules)

Case 09-70784 Doc 1 Filed 03/06/09 Entered 03/06/09 09:34:20 Desc Main Document Page 9 of 48

B6B (Official Form 6B) (12/07)

In re	Jean Marie DeRiemacker	Case No.	
		Debtor	

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Х			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Che	cking account with US Bank	-	50.00
3.	Security deposits with public	Dep	osit with Forest Hills Village MHC	-	370.00
	utilities, telephone companies, landlords, and others.	Ove	rdraft Protection account with US Bank	-	50.00
4.	Household goods and furnishings, including audio, video, and computer equipment.	Miso	cellaneous used household goods	-	500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	Pers	sonal used clothing	-	300.00
7.	Furs and jewelry.	Χ			
8.	Firearms and sports, photographic, and other hobby equipment.	Χ			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Emp valu	oloyer - Term Life Insurance - no cash surrender le	-	0.00
10.	Annuities. Itemize and name each issuer.	X			
			(Tota	Sub-Total of this page)	al > 1,270.00

2 continuation sheets attached to the Schedule of Personal Property

Case 09-70784 Doc 1 Filed 03/06/09 Entered 03/06/09 09:34:20 Desc Main Document Page 10 of 48

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

	In re	Jean Marie DeRiemacker	Case No.	_
--	-------	------------------------	----------	---

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Joint, Or	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X		·	•
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Pension through Bergstrom Inc. 100% Exempt	-	9,234.60
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	Χ			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	Χ			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.		2008 Federal tax refund of \$3,998 and \$2,624 is Earned Income tax credit	-	1,374.00
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
				Sub-Tota (Total of this page)	al > 10,608.60
	4 0	_		(- sum or and page)	

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

Case 09-70784 Doc 1 Filed 03/06/09 Entered 03/06/09 09:34:20 Desc Main Document Page 11 of 48

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

	In re	Jean Marie DeRiemacker	Case No.	_
--	-------	------------------------	----------	---

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	19 Va	996 Toyota Camry with 222,000 miles alue based on Kelly Blue Book	-	2,400.00
26.	Boats, motors, and accessories.	Χ			
27.	Aircraft and accessories.	Χ			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	Χ			
30.	Inventory.	Χ			
31.	Animals.	Χ			
32.	Crops - growing or harvested. Give particulars.	Χ			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	Χ			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > (Total of this page)

Total > 14,278.60

Sheet 2 of 2 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

2,400.00

Case 09-70784 Doc 1 Filed 03/06/09 Entered 03/06/09 09:34:20 Desc Main Document Page 12 of 48

B6C (Official Form 6C) (12/07)

In re	Jean Marie DeRiemacker		Case No.	
		D 1.		

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
□ 11 U.S.C. §522(b)(2)	
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property Mobile Home located at Location: 5156 Granite St., Loves Park IL Value based on Market Analysis	735 ILCS 5/12-901	7,000.00	7,000.00
Paid in full			
Checking, Savings, or Other Financial Accounts, Certification Checking account with US Bank	ficates of Deposit 735 ILCS 5/12-1001(b)	50.00	50.00
Security Deposits with Utilities, Landlords, and Others Deposit with Forest Hills Village MHC	735 ILCS 5/12-1001(b)	370.00	370.00
Overdraft Protection account with US Bank	735 ILCS 5/12-1001(b)	50.00	50.00
Household Goods and Furnishings Miscellaneous used household goods	735 ILCS 5/12-1001(b)	500.00	500.00
Wearing Apparel Personal used clothing	735 ILCS 5/12-1001(a)	300.00	300.00
Interests in Insurance Policies Employer - Term Life Insurance - no cash surrender value	735 ILCS 5/12-1001(f)	0.00	0.00
Interests in IRA, ERISA, Keogh, or Other Pension or F Pension through Bergstrom Inc. 100% Exempt	Profit Sharing Plans 735 ILCS 5/12-1006	100%	9,234.60
Other Liquidated Debts Owing Debtor Including Tax R 2008 Federal tax refund of \$3,998 and \$2,624 is Earned Income tax credit	<u>Refund</u> 735 ILCS 5/12-1001(b)	1,374.00	1,374.00
Automobiles, Trucks, Trailers, and Other Vehicles 1996 Toyota Camry with 222,000 miles Value based on Kelly Blue Book	735 ILCS 5/12-1001(c)	2,400.00	2,400.00

Tr. 4 1	04 070 00	04.070.00
Total:	21 278 60	21 278 60

Case 09-70784 Doc 1 Filed 03/06/09 Entered 03/06/09 09:34:20 Desc Main Page 13 of 48 Document

B6D (Official Form 6D) (12/07)

In re	Jean Marie DeRiemacker		Case No.	
•		Debtor	•,	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	<u>0</u>	Hu: H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	COZF _ ZG Z F	UNLIQUIDATED	D I SPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.				Т	T E			
			Value \$		D			
Account No.	┪					П		
Account No.			Value \$					
4	\dashv		value \$	\dashv		Н		
Account No.			Value \$					
Account No.								
			Value \$					
0 continuation sheets attached			S	ubto	ota	1		
continuation sheets attached			(Total of th	is p	ag	e)		
			(Report on Summary of Sci		ota ule		0.00	0.00

Case 09-70784 Doc 1 Filed 03/06/09 Entered 03/06/09 09:34:20 Desc Main Document Page 14 of 48

B6E (Official Form 6E) (12/07)

٠		
In re	Jean Marie DeRiemacker	Case No.
•		Debtor ,

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 09-70784 Doc 1 Filed 03/06/09 Entered 03/06/09 09:34:20 Desc Main Document Page 15 of 48

B6F (Official Form 6F) (12/07)

In re	Jean Marie DeRiemacker		Case No.	
_		Debtor	,	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	СО	Hu	sband, Wife, Joint, or Community	CO	U	1		
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	H & J C		ONT - NGEN	UNLLQULDAT	F U	S P U T E	AMOUNT OF CLAIM
Account No. xxx3071			Med1 02 Rockford Health System	7	T E D			
Aba 300 1/2 South 2nd Clinton, IA 52733		-						346.00
Account No. xxx0685		Г	Med1 02 Rockford Health System	\dagger		t	†	
Aba 300 1/2 South 2nd Clinton, IA 52733		-						300.00
Account No. x9481		Г	08	+		l	\dagger	
Advance Cash Express 401 E. Riverside Blvd. Loves Park, IL 61111		_	Loan					
		L					\perp	2,560.00
Account No. 7691 Affordable Cash Advance, Inc. 7007 N. Second St. Suite G Machesney Park, IL 61115		_	09 Loan					390.08
			<u>l</u>	L Subt	L tota	L d	+	
_9 continuation sheets attached			(Total of t)	3,596.08

Case 09-70784 Doc 1 Filed 03/06/09 Entered 03/06/09 09:34:20 Desc Main Document Page 16 of 48

B6F (Official Form 6F) (12/07) - Cont.

In re	Jean Marie DeRiemacker	Case No	
		Debtor	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Γ	_		ush and Wife Islant or Community	10		ь	i
CREDITOR'S NAME,	CODEBTO	1	Isband, Wife, Joint, or Community	CONTI	DZLLQDL	DISPUTE	
MAILING ADDRESS INCLUDING ZIP CODE,	E	H W	DATE CLAIM WAS INCURRED AND	Ť	1	P	
AND ACCOUNT NUMBER	Ţ	J	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	Ň	Ŭ	Ĭ	AMOUNT OF CLAIM
(See instructions above.)	R	С	is subject to setore, so state.	N G E N	Ď	b	
Account No. xxx5656	T	T	08	∀	D A T E D		
			Collection for Phoenix Municipal Court		D		
Allied International Credit Corp			Notice Only				
100 East Shore Drive, 3rd floor		-					
Glen Allen, VA 23059							
							0.00
Account No. 3643			08				
			Loan				
AmeriCash Loans							
4315 E. State St.		-					
Rockford, IL 61108							
							836.16
Account No. xxxx8282			Opened 1/01/08				
			CollectionAttorney Premier Bankcard Inc.				
Arrow Financial Services							
5996 W Touhy Ave		-					
Niles, IL 60714							
							407.00
							487.00
Account No. xxx9728			Performance Managment				
			collectors				
At & T Wireless							
20816 44th Ave W.		-					
Lynnwood, WA 90836							
							221.58
	_			\perp	L		221.00
Account No. xxx-xx-1972			03				
L			Notice only				
Bethany Pamls/Sureway							
1142 E. Bethany Home Road Phoenix, AZ 85014		[
F HOGHIA, AZ 00014							
							0.00
							3.00
Sheet no. 1 of 9 sheets attached to Schedule of				Subt			1,544.74
Creditors Holding Unsecured Nonpriority Claims			(Total of	his	pag	e)	1,011.71

Case 09-70784 Doc 1 Filed 03/06/09 Entered 03/06/09 09:34:20 Desc Main Document Page 17 of 48

B6F (Official Form 6F) (12/07) - Cont.

In re	Jean Marie DeRiemacker		Case No.	_
-		Debtor		

					_	_	_	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J C	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	LLQU	U T F		AMOUNT OF CLAIM
Account No. xxx-xxx3294	1		08	T	E D			
Cash ASAP 4221 E. State St. Rockford, IL 61108		-	Loan		D			202.29
Account No. x4005 Cash into Cash of Illinois, LLC. 3437-39 N. Main St. Rockford, IL 61103		-	08 Loan					
Nockiola, iL 01103								144.37
Account No. xxx-xx-1972 Cash Loan Store 5919 N. 2nd St. Loves Park, IL 61111		-	165 Loan					750.92
Account No. xxxxxxxxxxxxxx2736 Cavalry Portfolio Services, LLC PO Box 27288 Tempe, AZ 85282		-	08 Collection for AT&T Notice only					0.00
Account No. xxxx0775 City of Phoenix Municipal Court 300 West Washington St. Phoenix, AZ 85003		-	01 Fine Notice only					0.00
Sheet no. 2 of 9 sheets attached to Schedule of				Subt				1,097.58
Creditors Holding Unsecured Nonpriority Claims			(Total of	.nis	pag	ge)	Ĺ	

Case 09-70784 Doc 1 Filed 03/06/09 Entered 03/06/09 09:34:20 Desc Main Page 18 of 48 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Jean Marie DeRiemacker		Case No.	
_		Debtor		

CDED WORK VALVE	С	Hu	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGEN	NL I QU I DATED	SPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxx1087			09	Ť	Ť		
Comcast P.O. Box 3002 Southeastern, PA 19398		-	Utilities		D		363.25
Account No. xxx-xxx3294			08 Collection for Cash ASAP				
Cottonwood Financial 1901 Gateway Suite 206 Irving, TX 75038		-	Notice only				
11VIIIg, 177 75555							0.00
Account No. xxx-xxx6489 Cottonwood Financial 1901 Gateway Drive Suite 200 Irving, TX 75038		_	08 Collection for The Cash Store Notice only				
11VIIIg, 17, 73030							0.00
Account No. xxxx3231 Credit Management 4200 International Pwy Carrolton, TX 75007		-	Opened 3/01/03 CollectionAttorney Cox Communications Phoenix				
							153.00
Account No. xxxxxxxxxxxx1087 Credit Protection Association, LP 13355 Noel Road Dallas, TX 75240		-	09 Collection for Comcast Notice only				0.00
Sheet no. 3 of 9 sheets attached to Schedule of			<u> </u> 	ubt	L tota	<u>L</u> 1	
Creditors Holding Unsecured Nonpriority Claims			(Total of th				516.25

Case 09-70784 Doc 1 Filed 03/06/09 Entered 03/06/09 09:34:20 Desc Main Page 19 of 48 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Jean Marie DeRiemacker		Case No.	_
-		Debtor		

				_				
CREDITOR'S NAME,	C	H	usband, Wife, Joint, or Community	CO	Ü	P		
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODE BTOR	C A M	CONSIDERATION FOR CLAIM. IF CLAIM	ONTINGEN	NL I QU I DAT	D I S P U T E D	- 1	AMOUNT OF CLAIM
Account No. DIRxxx2772		Т	07	Т	T			
Credit Solutions LLC. P.O. Box 4115 Concord, CA 94524		-	Collection for Internatioal Masters Publishers Notice only		E D			0.00
Account No. xxxxxxxxxxxx6491	T	T	Opened 11/01/06			t	†	
Creditors Protection S 206 W State St Rockford, IL 61101		-	CollectionAttorney Rockford Health Physicians					230.00
		╄		_		Ļ	4	230.00
Account No. xxxxx0085 Creditors Protection Service, Inc. 202 W. State Street, Suite 300 P.O. Box 4115 Rockford, IL 61110-0615		-	08 Collection for Rockford Health Notice only					0.00
Account No. xxxx-xxxx-6120		T	08			T	1	
Cross Country Bank PO Box 17120 Wilmington, DE 19886-7120		-	c/o First National Collection Bureau					663.81
Account No. xxx-xx-1972	T	T	09			T	1	
Educational Computer Systems Inc. 181 Montour Run Road Coraopolis, PA 15108		-	Tuition					1,501.34
Sheet no. 4 of 9 sheets attached to Schedule of		_		Subt	ota	ıl	7	0.005.45
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ze)	١	2,395.15

Case 09-70784 Doc 1 Filed 03/06/09 Entered 03/06/09 09:34:20 Desc Main Page 20 of 48 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Jean Marie DeRiemacker	Case No.	_
•		Debtor	

	С	Ни	sband, Wife, Joint, or Community	С	Ιυ	Гр	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	$I \cap$	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxx6297			02	٦	T E D		
ER Solutions 500 SW 7th st. Suite A100 Renton, WA 98057		-	Notice only				0.00
Account No. xxx3368			06		t		
Esoterix, Inc. 4509 Freidrich Lane Building 1, Suite 100 Austin, TX 78744		-	c/o American medical collection agency notice only				
					_		0.00
Account No. xxxxxxxxxxxx3490 Fingerhut PO Box 1250 Saint Cloud, MN 56395		-	08 c/o RJM Acquisitions				336.27
Account No. xxxxxxxx5-082			01	-			
Grolier Books 90 Sherman Turnpike Danbury, CT 06816		-	bill Notice only				0.00
Account No. xxxxx4353			02	+		\vdash	0.00
Grolier Enterprises, 90 Old Sherman Turnpike Danbury, CT 06810		-	Notice only				0.00
Sheet no. 5 of 9 sheets attached to Schedule of				Sub	tots	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of				336.27

Case 09-70784 Doc 1 Filed 03/06/09 Entered 03/06/09 09:34:20 Desc Main Document Page 21 of 48

B6F (Official Form 6F) (12/07) - Cont.

In re	Jean Marie DeRiemacker		Case No.	_
-		Debtor		

CDEDITIONIS MANT	С	Hu	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	-10	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxx4612			02	T	T E D		
Grolier Telemarketing, inc. 90 Old Sherman Turnpike Danbury, CT 06810		-	Notice only				0.00
Account No. DIRxxx2772	╁		07	+	+	╁	
International Masters Publishers 948 Plaza Drive Montoursville, PA 17754		-	c/o credit solutions notice only				
							0.00
Account No. xxxx5750 Master Financial Group P.O. box 28317 Tempe, AZ 85285		-	03 Collection for Bethany Palms Notice only				0.00
Account No. xHKx5250	╁		08	+	╁	-	0.00
MCI Communications 113 W. 3d Avenue Gastonia, NC 28053		-	c/o Penn Credit Corporation				137.42
Account No. 8244	╁		01	+	+		107.12
National Magazine Exchange 16120 US 19 North PO Box 9084 Clearwater, FL 33758		-	c/o North Shore Agency Notice only				0.00
Sheet no. 6 of 9 sheets attached to Schedule of		<u> </u>	<u> </u>	Sub	tota	<u> </u>	
Creditors Holding Unsecured Nonpriority Claims			(Total of				137.42

Case 09-70784 Doc 1 Filed 03/06/09 Entered 03/06/09 09:34:20 Desc Main Page 22 of 48 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Jean Marie DeRiemacker	Case No.	
_		Debtor ,	

							_	
CREDITOR'S NAME,	Č	Нι	usband, Wife, Joint, or Community	Ç	Ñ	[
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	A A H	CONSIDERATION FOR CLAIM. IF CLAIM	CONTINGEN	NL I QU I DAT	E F L T E C	= 1	AMOUNT OF CLAIM
Account No. xxxx6715			Opened 4/01/07	Т	T E D		ſ	
NCO Financial Systems 507 Prudential Rd Horsham, PA 19044		-	Nco/Asgne Of Sbc		D			469.00
Account No. 0399			02				1	
North Shore Agency Inc 751 Summa Ave Westbury, NY 11590		-	Collection for Grolier Books Notice only					0.00
Account No. 4061	┢		02			\dagger	\forall	
North Shore Agency Inc 751 Summa Ave Westbury, NY 11590		-	Collection for Grolier Books Notice only					0.00
Account No. xxx-xx-1972			01			t	+	
Octillo Apartments 1780 W. Missouri Ave. Phoenix, AZ 85015		-	Notice only					0.00
Account No. xxxxx7403		T	Opened 3/01/05		T	T	7	
Progressive Financial 1919 W Fairmont Dr Ste 8 Tempe, AZ 85282		-	CollectionAttorney City Of Phoenix Municipal Cour					53.00
Sheet no. 7 of 9 sheets attached to Schedule of			2	Sub	tota	al	7	522.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pas	ge)	١(522.00

Case 09-70784 Doc 1 Filed 03/06/09 Entered 03/06/09 09:34:20 Desc Main Document Page 23 of 48

B6F (Official Form 6F) (12/07) - Cont.

In re	Jean Marie DeRiemacker		Case No.	_
-		Debtor		

CDEDITOD'S NAME	С	Hu	sband, Wife, Joint, or Community		С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CLAIS SUBJECT TO SETOFF, SO STATI	AIM	ONTLNGEN		D I S P U T E D	AMOUNT OF CLAIM
Account No. xxx721-7			09		Ť	T E D		
RGS Financial P.O. Box 2149 Addison, TX 75001		-	Collection for Cash ASAP Notice only			D		0.00
Account No. xxxxxxxx8-082	╀	┝	02			-	┝	0.00
RMCB Inc 2269 S. Saw Mill River Road Building 3 Elmsford, NY 10523		-	Collection for Grolier Books Notice only					
								0.00
Account No. Fxxxxx7A395 Rockford Health Physicians 2300 N Rockton Ave Rockford, IL 61103		-	08 Medical Bill					48.32
Account No. xx4365	╁		08					
Rockford Radiology PO Box 5368 Rockford, IL 61125		-	c/o Rockford Mercantile Agency					9.88
Account No. xxx-xxx6489			08			\vdash		
The Cash Store 6501 N. 2nd St. Loves Park, IL 61111		-	Loan					620.10
Sheet no. 8 of 9 sheets attached to Schedule of		_		S	ub	tota	ıl	070
Creditors Holding Unsecured Nonpriority Claims			T)	otal of th				678.30

Case 09-70784 Doc 1 Filed 03/06/09 Entered 03/06/09 09:34:20 Desc Main Page 24 of 48 Document

 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Jean Marie DeRiemacker		Case No	
		Dehtor ,		

	-			_		-	1
CREDITOR'S NAME,	0	Hu	sband, Wife, Joint, or Community	- 6	N	ľ	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	LIQUIDA	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxx2204			Opened 8/27/07 Last Active 10/29/08] T	T		
Washington Mutual / Providian Attn: Bankruptcy Dept. Po Box 10467 Greenville, SC 29603		-	CreditCard		D		0.00
Account No.	┢	H		+	\vdash		
Account No.							
Account No.	t			+			
Account No.							
	1						
Account No.	1						
Sheet no. 9 of 9 sheets attached to Schedule of				Subt	tota	.1	0.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	0.00
			(Report on Summary of So		ota lule		10,823.79

Case 09-70784 Doc 1 Filed 03/06/09 Entered 03/06/09 09:34:20 Desc Main Document Page 25 of 48

B6G (Official Form 6G) (12/07)

In re	Jean Marie DeRiemacker	Case No	
_			
_		Debtor	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

Forest Hills Village MHC 7927 Forest Hills Road Loves Park, IL 61111 Residential Lease

Case 09-70784 Doc 1 Filed 03/06/09 Entered 03/06/09 09:34:20 Desc Main Document Page 26 of 48

B6H (Official Form 6H) (12/07)

In re	Jean Marie DeRiemacker	Case No.	
		Dobtor,	

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Case 09-70784 Doc 1 Filed 03/06/09 Entered 03/06/09 09:34:20 Desc Main Document Page 27 of 48

B6I (Official Form 6I) (12/07)

In re	Jean Marie DeRiemacker		Case No.	
		Debtor(s)		

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	R AND SE	POUSE			
RELATIONSHIP(S): Dependent					
Employment:	DEBTOR		SPOUSE		
Occupation	Assembler				
Name of Employer	Bergstrom Climate Systems LLC				
How long employed	6 years				
Address of Employer	2990 Blackhawk Rd. Rockford, IL 61109				
INCOME: (Estimate of avera	ge or projected monthly income at time case filed)		DEBTOR	S	POUSE
	y, and commissions (Prorate if not paid monthly)	\$	1,890.00	\$	N/A
2. Estimate monthly overtime		\$	0.00	\$	N/A
3. SUBTOTAL		\$_	1,890.00	\$	N/A
4. LESS PAYROLL DEDUC a. Payroll taxes and soci		\$	223.00	\$	N/A
b. Insurance		\$ _	25.00	\$	N/A
c. Union duesd. Other (Specify)	See Detailed Income Attachment	\$ <u> </u>	0.00 369.00	\$ 	N/A N/A
5. SUBTOTAL OF PAYROL	L DEDUCTIONS	\$_	617.00	\$	N/A
6. TOTAL NET MONTHLY	TAKE HOME PAY	\$	1,273.00	\$	N/A
7. Regular income from opera	ation of business or profession or farm (Attach detailed statement)	\$	0.00	\$	N/A
8. Income from real property		\$	0.00	\$	N/A
9. Interest and dividends		\$	0.00	\$	N/A
10. Alimony, maintenance or dependents listed above11. Social security or government	support payments payable to the debtor for the debtor's use or that of	\$	0.00	\$	N/A
· · · · · · · · · · · · · · · · · · ·	nent assistance	\$	0.00	\$	N/A
(Speen)).		\$	0.00	\$	N/A
12. Pension or retirement inco	ome	\$	0.00	\$	N/A
13. Other monthly income (Specify):		\$	0.00	\$	N/A
		\$	0.00	\$	N/A
14. SUBTOTAL OF LINES 7	THROUGH 13	\$	0.00	\$	N/A
15. AVERAGE MONTHLY I	INCOME (Add amounts shown on lines 6 and 14)	\$_	1,273.00	\$	N/A
16 COMBINED AVERAGE	MONTHI V INCOME: (Combine column totals from line 15)		\$	1,273.00	ı

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Case 09-70784 Doc 1 Filed 03/06/09 Entered 03/06/09 09:34:20 Desc Main Document Page 28 of 48 Page 28 of 48

In re	Jean Marie DeRiemacker		Case No.	
		Debtor(s)		

$\underline{\textbf{SCHEDULE I-CURRENT INCOME OF INDIVIDUAL DEBTOR(S)}}$

Detailed Income Attachment

Other Payroll Deductions:

125 Cafe Plan	\$	70.00	\$ N/A
401k Loan	<u> </u>	223.00	\$ N/A
401K plan	\$	76.00	\$ N/A
Total Other Payroll Deductions	\$	369.00	\$ N/A

Case 09-70784 Doc 1 Filed 03/06/09 Entered 03/06/09 09:34:20 Desc Main Document Page 29 of 48

B6J (Official Form 6J) (12/07)

In re	Jean Marie DeRiemacker		Case No.	
		Debtor(s)		

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

expenses calculated on this form may differ from the deductions from income allowed on Form 22.		e monthly
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Concerning the spouse of the	Complete a separate	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	370.00
a. Are real estate taxes included? Yes No _X		
b. Is property insurance included? Yes No _X		
2. Utilities: a. Electricity and heating fuel	\$	150.00
b. Water and sewer	\$	20.00
c. Telephone	\$	0.00
d. Other Cell	\$	45.00
3. Home maintenance (repairs and upkeep)	\$	25.00
4. Food	\$	350.00
5. Clothing	\$	0.00
6. Laundry and dry cleaning	\$	25.00
7. Medical and dental expenses	\$	50.00
8. Transportation (not including car payments)	\$	150.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's	ф	33.00
a. Homeowner's or renter's b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$ 	28.00
e. Other	\$ \$	0.00
	Φ	0.00
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) Mobile Home tax	\$	7.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in plan)		7.00
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	<u> </u>	0.00
14. Alimony, maintenance, and support paid to others	<u> </u>	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	0.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedule if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	s and, \$	1,253.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the y following the filing of this document:	ear	
20. STATEMENT OF MONTHLY NET INCOMEa. Average monthly income from Line 15 of Schedule I	¢	1,273.00
	\$	1,253.00
	\$ \$	20.00
c. Monthly net income (a. minus b.)	Φ	20.00

Case 09-70784 Doc 1 Filed 03/06/09 Entered 03/06/09 09:34:20 Desc Main Document Page 30 of 48

B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Jean Marie DeRiemacker			Case No.	
			Debtor(s)	Chapter	7
	DECLARATION C	ONCEDA	INIC DEPTODIC CO		E.C.
	DECLARATION CO	UNCERI	ING DEDIOR 5 SC	LUUL	ES .
	DECLARATION UNDER F	PENALTY (OF PERJURY BY INDIV	IDUAL DEI	3TOR
	I declare under penalty of perjury th 24 sheets, and that they are true and corr				
Date	March 5, 2009	Signature	/s/ Jean Marie DeRiema Jean Marie DeRiemacke Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 09-70784 Doc 1 Filed 03/06/09 Entered 03/06/09 09:34:20 Desc Main Document Page 31 of 48

B7 (Official Form 7) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Jean Marie DeRiemacker		Case No.	
		Debtor(s)	Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

SOURCE

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

111100111	BOCKEL
\$23,445.00	Employment Income - 2007 per tax transcripts
\$25,546.68	Employment Income - 2008 per Bergstrom Climate Systems pay advices
\$3,025.00	Employment Income - 2009 year-to-date per Bergstrom Climate Systems pay advices

AMOUNT

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR **PAYMENTS** AMOUNT PAID **OWING**

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT DATES OF PAID OR PAYMENTS/ VALUE OF AMOUNT STILL NAME AND ADDRESS OF CREDITOR **TRANSFERS TRANSFERS OWING**

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

AMOUNT STILL DATE OF PAYMENT AMOUNT PAID

4. Suits and administrative proceedings, executions, garnishments and attachments

None

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR NATURE OF PROCEEDING AND CASE NUMBER AND LOCATION DISPOSITION

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE DESCRIPTION AND VALUE OF DATE OF SEIZURE BENEFIT PROPERTY WAS SEIZED **PROPERTY** Americash Loans 2/22/08 Wage garnishment 4315 E. State St.

Rockford, IL 61108 \$22.00 deducted from Bergstrom pay advices

OWING

2

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION,
FORECLOSURE SALE,
TRANSFER OR RETURN
DESCRIPTION AND VALUE OF
PROPERTY

6. Assignments and receiverships

None

e a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF COURT
OF CUSTODIAN CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

3

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Legal Helpers Sears Tower 233 S Wacker, Suite 5150 Chicago, IL 60606 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 2009 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$1,573.00 paid pre-petition
toward total attorney fee of
\$1,000.00, filing fee of \$299.00
and document acquisition and
credit counseling/debtor
education facilitation fee of
\$131.00 and reimbursable
expense of \$143.00

4

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY Document Page 35 of 48

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

5

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF

NAME AND ADDRESS OF OWNER

PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

GOVERNMENTAL UNIT

NOTICE

LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

SITE NAME AND ADDRESS

GOVERNMENTAL UNIT

NOTICE

LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND NATURE OF BUSINESS **ENDING DATES**

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS NAME

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS DATES SERVICES RENDERED

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME **ADDRESS** DATES SERVICES RENDERED

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records None of the debtor. If any of the books of account and records are not available, explain.

ADDRESS NAME

Case 09-70784 Doc 1 Filed 03/06/09 Entered 03/06/09 09:34:20 Desc Main Document

Page 37 of 48

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20 Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory,

and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

DATE OF INVENTORY

INVENTORY SUPERVISOR

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

None

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

DATE OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE NAME AND ADDRESS TITLE OF STOCK OWNERSHIP

22 . Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the

commencement of this case.

ADDRESS NAME DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS AMOUNT OF MONEY OF RECIPIENT. DATE AND PURPOSE OR DESCRIPTION AND RELATIONSHIP TO DEBTOR OF WITHDRAWAL VALUE OF PROPERTY

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated

group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION TAXPAYER IDENTIFICATION NUMBER (EIN) Case 09-70784 Doc 1 Filed 03/06/09 Entered 03/06/09 09:34:20 Desc Main Document Page 38 of 48

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

8

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	March 5, 2009	Signature	/s/ Jean Marie DeRiemacker
			Jean Marie DeRiemacker
			Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 09-70784 Doc 1 Filed 03/06/09 Entered 03/06/09 09:34:20 Desc Main Document Page 39 of 48

B8 (Form 8) (12/08)

United States Bankruptcy Court Northern District of Illinois

In re Jean Marie DeRiemacker	Jean Marie DeRiemacker		Case No.	No.	
	1	Debtor(s)	Chapter	7	
CHAPTER 7. PART A - Debts secured by property property of the estate. Attac		must be fully comple			
Property No. 1					
Creditor's Name: -NONE-		Describe Property S	ecuring Debt	:	
Property will be (check one): ☐ Surrendered	☐ Retained				
If retaining the property, I intend to (che ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain ☐ Property is (check one):		oid lien using 11 U.S.C	d. § 522(f)).		
Property is (check one): ☐ Claimed as Exempt		☐ Not claimed as exe	empt		
PART B - Personal property subject to u Attach additional pages if necessary.)	unexpired leases. (All three	e columns of Part B mu	st be complete	ed for each unexpired lease.	
Lessor's Name: -NONE-	Describe Leased Pro	operty:	Lease will be U.S.C. § 365	e Assumed pursuant to 11 (p)(2):	
I declare under penalty of perjury tha personal property subject to an unexp Date March 5, 2009	ired lease.	intention as to any pr		estate securing a debt and/or	
Date Major 0, 2000	Jean Marie DeRiemacker Debtor				

Case 09-70784 Doc 1 Filed 03/06/09 Entered 03/06/09 09:34:20 Desc Main Document Page 40 of 48
United States Bankruptcy Court
Northern District of Illinois

In re	Jean Marie DeRiemacker	Case N	0.	
	Deb	otor(s) Chapte	r <u>7</u>	
	DISCLOSURE OF COMPENSATION	OF ATTORNEY FOR	DEBTOR(S)	
(Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I compensation paid to me within one year before the filing of the petition be rendered on behalf of the debtor(s) in contemplation of or in connection.	on in bankruptcy, or agreed to be	paid to me, for services rendered	
	For legal services, I have agreed to accept	\$	1,000.00	
	Prior to the filing of this statement I have received	\$	1,000.00	
	Balance Due.	\$	0.00	
2. ′	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
3. 7	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
4.	■ I have not agreed to share the above-disclosed compensation with a	any other person unless they are m	embers and associates of my law f	irm.
	☐ I have agreed to share the above-disclosed compensation with a per copy of the agreement, together with a list of the names of the peop	rson or persons who are not membele sharing in the compensation is	ers or associates of my law firm. attached.	A
5.	In return for the above-disclosed fee, I have agreed to render legal serv	ice for all aspects of the bankrupto	y case, including:	
1	 a. Analysis of the debtor's financial situation, and rendering advice to the debtor and filing of any petition, schedules, statement of affairs concentration of the debtor at the meeting of creditors and confirm defect [Other provisions as needed] Negotiations with secured creditors to reduce to market 	s and plan which may be required ation hearing, and any adjourned	hearings thereof;	
5.]	By agreement with the debtor(s), the above-disclosed fee does not inclu Representation of the debtors in any dischargeability act financial management course fees, post-discharge credi pursuant to 11 USC 522(f)(2)(A) for avoidance of liens o or any other adversary proceeding, or preparation and fili	tions, any document retrieval s t repair, judicial lien avoidance n household goods, relief from	s, preparation and filing of mot stay actions, motions to redee	
	CERTIFICA	ATION		
	I certify that the foregoing is a complete statement of any agreement or pankruptcy proceeding.	arrangement for payment to me fo	r representation of the debtor(s) in	l
Dated	d: March 5, 2009 /s/ [Diane Aniolowski #		
		ne Aniolowski # 6285650		
		al Helpers, PC ars Tower		
		S. Wacker Suite 5150		
		cago, IL 60606	200	
	(312	2) 467-0004 Fax: (312) 467-1	332	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

B 201 (12/08) Page 2

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Diane Aniolowski # 6285650	X /s/ Diane Aniolowski #	March 5, 2009			
Printed Name of Attorney	Signature of Attorney	Date			
Address:					
Sears Tower					
233 S. Wacker Suite 5150					
Chicago, IL 60606					
(312) 467-0004					
Certific	ate of Debtor				
I (We), the debtor(s), affirm that I (we) have received and read this notice.					
Jean Marie DeRiemacker	X /s/ Jean Marie DeRiemacker	March 5, 2009			
Printed Name(s) of Debtor(s)	Signature of Debtor	Date			
Case No. (if known)	X				
,	Signature of Joint Debtor (if any)	Date			

Case 09-70784 Doc 1 Filed 03/06/09 Entered 03/06/09 09:34:20 Desc Main Document Page 43 of 48

United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois		
In re	Jean Marie DeRiemacker		Case No.	
		Debtor(s)	Chapter	7
	VER	IFICATION OF CREDITOR MA	TRIX	
		Number of Co	reditors: _	43
	The above-named Debtor(s) he (our) knowledge.	ereby verifies that the list of creditors	s is true and	correct to the best of my
Date:	March 5, 2009	/s/ Jean Marie DeRiemacker Jean Marie DeRiemacker Signature of Debtor		

Aba
300 1/2 South 2nd
Clinton, IA 52733

Advance Cash Express 401 E. Riverside Blvd. Loves Park, IL 61111

Affordable Cash Advance, Inc. 7007 N. Second St. Suite G
Machesney Park, IL 61115

Allied International Credit Corp 100 East Shore Drive, 3rd floor Glen Allen, VA 23059

AmeriCash Loans 4315 E. State St. Rockford, IL 61108

Arrow Financial Services 5996 W Touhy Ave Niles, IL 60714

At & T Wireless 20816 44th Ave W. Lynnwood, WA 90836

Bethany Pamls/Sureway 1142 E. Bethany Home Road Phoenix, AZ 85014

Cash ASAP 4221 E. State St. Rockford, IL 61108

Cash into Cash of Illinois, LLC. 3437-39 N. Main St. Rockford, IL 61103

Cash Loan Store 5919 N. 2nd St. Loves Park, IL 61111 Cavalry Portfolio Services, LLC PO Box 27288 Tempe, AZ 85282

City of Phoenix Municipal Court 300 West Washington St. Phoenix, AZ 85003

Comcast P.O. Box 3002 Southeastern, PA 19398

Cottonwood Financial 1901 Gateway Suite 206 Irving, TX 75038

Cottonwood Financial 1901 Gateway Drive Suite 200 Irving, TX 75038

Credit Management 4200 International Pwy Carrolton, TX 75007

Credit Protection Association, LP 13355 Noel Road Dallas, TX 75240

Credit Solutions LLC. P.O. Box 4115 Concord, CA 94524

Creditors Protection S 206 W State St Rockford, IL 61101

Creditors Protection Service, Inc. 202 W. State Street, Suite 300 P.O. Box 4115 Rockford, IL 61110-0615

Cross Country Bank PO Box 17120 Wilmington, DE 19886-7120

Educational Computer Systems Inc. 181 Montour Run Road Coraopolis, PA 15108

ER Solutions 500 SW 7th st. Suite A100 Renton, WA 98057

Esoterix, Inc. 4509 Freidrich Lane Building 1, Suite 100 Austin, TX 78744

Fingerhut PO Box 1250 Saint Cloud, MN 56395

Grolier Books 90 Sherman Turnpike Danbury, CT 06816

Grolier Enterprises, 90 Old Sherman Turnpike Danbury, CT 06810

Grolier Telemarketing, inc. 90 Old Sherman Turnpike Danbury, CT 06810

International Masters Publishers 948 Plaza Drive Montoursville, PA 17754

Master Financial Group P.O. box 28317 Tempe, AZ 85285

MCI Communications 113 W. 3d Avenue Gastonia, NC 28053 National Magazine Exchange 16120 US 19 North PO Box 9084 Clearwater, FL 33758

NCO Financial Systems 507 Prudential Rd Horsham, PA 19044

North Shore Agency Inc 751 Summa Ave Westbury, NY 11590

Octillo Apartments 1780 W. Missouri Ave. Phoenix, AZ 85015

Progressive Financial 1919 W Fairmont Dr Ste 8 Tempe, AZ 85282

RGS Financial P.O. Box 2149 Addison, TX 75001

RMCB Inc 2269 S. Saw Mill River Road Building 3 Elmsford, NY 10523

Rockford Health Physicians 2300 N Rockton Ave Rockford, IL 61103

Rockford Radiology PO Box 5368 Rockford, IL 61125

The Cash Store 6501 N. 2nd St. Loves Park, IL 61111

Washington Mutual / Providian Attn: Bankruptcy Dept. Po Box 10467 Greenville, SC 29603